

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Brianna Louise Mays  
Dylan James Mays  
Debtors

Case No. 22-02136-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin

Page 1 of 3

Date Rcvd: Feb 09, 2023

Form ID: 318

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Brianna Louise Mays, Dylan James Mays, 104 South Park, Richland, PA 17087-9713
5504550	+ Citiznpayloc, One Citizens Bank Way, Johnston, RI 02919-1922
5504559	+ Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
5504563	+ Othopedica Assocaites Of Lancaster, 212 Willow Valley Lakes Drive, Ste. 109, Willow Street, PA 17584-9668
5504569	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
5504584	+ Western Berks Physical Therapy, 1011 W. Penn Avenue, Robesonia, PA 19551-9550

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Feb 09 2023 23:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5504539	+ Email/Text: backoffice@affirm.com	Feb 09 2023 18:39:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5504544	+ EDI: CAPITALONE.COM	Feb 09 2023 23:39:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5504547	+ Email/Text: clientservices@credit-control.com	Feb 09 2023 18:39:00	Central Loan, Attn: Bankruptcy, P.O. Box 77404, Ewing, NJ 08628-6404
5504548	EDI: CITICORP.COM	Feb 09 2023 23:39:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
5504549	+ EDI: CITICORP.COM	Feb 09 2023 23:39:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5504551	+ EDI: WFNNB.COM	Feb 09 2023 23:39:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5504552	+ EDI: WFNNB.COM	Feb 09 2023 23:39:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5504553	+ EDI: CCS.COM	Feb 09 2023 23:39:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5504554	+ EDI: DISCOVER.COM	Feb 09 2023 23:39:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5504555	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 09 2023 18:39:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
5504556	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 09 2023 18:39:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5504557	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		

		Feb 09 2023 18:39:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
5504558	+ Email/Text: PBNCNotifications@perituservices.com		
		Feb 09 2023 18:39:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5504562	+ EDI: AGFINANCE.COM		
		Feb 09 2023 23:39:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5504564	+ Email/Text: bankruptcyntices@psecu.com		
		Feb 09 2023 18:39:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5504570	+ EDI: RMSC.COM		
		Feb 09 2023 23:39:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5504668	+ EDI: RMSC.COM		
		Feb 09 2023 23:39:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5504571	+ EDI: RMSC.COM		
		Feb 09 2023 23:39:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5504572	+ EDI: RMSC.COM		
		Feb 09 2023 23:39:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5504573	+ EDI: RMSC.COM		
		Feb 09 2023 23:39:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5504576	+ EDI: RMSC.COM		
		Feb 09 2023 23:39:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5504575	+ EDI: RMSC.COM		
		Feb 09 2023 23:39:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5504577	+ EDI: RMSC.COM		
		Feb 09 2023 23:39:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5504578	+ EDI: WTRRN BANK.COM		
		Feb 09 2023 23:39:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
5504580	+ Email/Text: ECMCBKNotices@ecmc.org		
		Feb 09 2023 18:39:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
5504581	+ EDI: USBANKARS.COM		
		Feb 09 2023 23:39:00	Us Bank Na Retail Le, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-2511
5504583	+ EDI: WFFC2		
		Feb 09 2023 23:39:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5504540	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5504541	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5504542	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5504543	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5504545	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5504546	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5504560	*+	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
5504561	*+	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
5504565	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5504566	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5504567	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5504568	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

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5504574	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5504582	*+	Us Bank Na Retail Le, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-2511
5504579	##+	TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 14 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2023 at the address(es) listed below:

Name	Email Address
Chad James Julius	on behalf of Debtor 1 Brianna Louise Mays cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com
Chad James Julius	on behalf of Debtor 2 Dylan James Mays cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfcbis.com;trusteenoticesbox@gmail.com
Michael Patrick Farrington	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Brianna Louise Mays

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6480

EIN --

Debtor 2

Dylan James Mays

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8040

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-02136-HWV

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brianna Louise Mays

Dylan James Mays

2/9/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**